

Denise Carlon, Esquire  
KML Law Group, P.C.  
216 Haddon Avenue, Suite 406  
Westmont, NJ 08108  
(609) 250-0700  
[dcarlon@kmlawgroup.com](mailto:dcarlon@kmlawgroup.com)  
Attorney for Bank of America, N.A.



Order Filed on September 4, 2018

Case No.: 18-16461-VFP by Clerk  
U.S. Bankruptcy Court  
District of New Jersey  
Judge: Vincent F. Papalia

Chapter: 13

In Re:  
Elva Salgado aka Elva L Salgado  
Debtor

**ORDER RESPECTING REQUEST FOR EXTENSION  
OR EARLY TERMINATION OF THE LOSS MITIGATION PERIOD**

The relief set forth on the following page is hereby **ORDERED**.

**DATED: September 4, 2018**

  
Honorable Vincent F. Papalia  
United States Bankruptcy Judge

The court having granted the Notice of Request for Loss Mitigation concerning the following property and creditor on April 27, 2018:

Property: 632 Maple Avenue, Elizabeth, NJ 07208

Creditor: Bank of America, N.A.

and a Request for

- Extension of the 90 day Loss Mitigation Period having been filed by \_\_\_\_\_.
- Early Termination of the Loss Mitigation Period having been filed by Bank of America, N.A., and for good cause shown

It is hereby ORDERED that,

The Loss Mitigation Period is extended up to and including \_\_\_\_\_.

The Loss Mitigation Period is terminated, effective August 27, 2018.

**Certificate of Notice Page 3 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Elva Salgado  
 Debtor

Case No. 18-16461-VFP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Sep 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 06, 2018.

db +Elva Salgado, 632 Maple Avenue, Elizabeth, NJ 07202-2608

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 06, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 4, 2018 at the address(es) listed below:

Antonio R. Espinosa on behalf of Debtor Elva Salgado Andespdk@gmail.com  
 Denise E. Carlon on behalf of Creditor Bank of America, N.A. dcarlon@kmllawgroup.com,  
 bkgroup@kmllawgroup.com  
 Marie-Ann Greenberg magecf@magtrustee.com  
 Rebecca Ann Solarz on behalf of Creditor Bank of America, N.A. rsolarz@kmllawgroup.com  
 U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 5